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06/13/97

IN THE UNITED STATES DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

AS/A
W. Larson
7/15/97
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GROUP 2600

Serial No.: 08/399,763

Group Art Unit: 2414

Filing Date: March 7, 1995

PATENT

Examiner: James Trammel

Inventor: David L. James

Title: ELECTRONIC PAYMENT INTERCHANGE
CONCENTRATOR

BY EXPRESS MAIL RECEIPT NO. TB873092605US

To: The Honorable Assistant Commissioner for Patents
Washington, D. C. 20231

June 13, 1997

**APPLICANT'S AMENDMENT AND REMARKS
IN RESPONSE TO FIRST OFFICE ACTION**

I. INTRODUCTION

This submission responds to the Official Communication mailed on December 18, 1996 resetting the time for response of an earlier communication dated November 20, 1996. Reexamination and reconsideration are respectfully requested.

II. AMENDMENT

In the claims:

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